

In re:  
Vernon D. Ackridge  
Debtor

Case No. 19-10548-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jul 29, 2021

Form ID: 155

Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2021:**

Recip ID	Recipient Name and Address
db	+ Vernon D. Ackridge, 8124 Hawthorne Lane, Elkins Park, PA 19027-2212
aty	+ JOHN EVERETT COOK, The Law Offices of Everett Cook, P.C., 1605 N. Cedar Crest Blvd., Suite 520, Allentown, PA 18104-2355
14574972	+ BANK OF AMERICA, N.A., c/o Rebecca Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14376610	Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
14269610	Ditech Financial, PO Box 6146, Rapid City, South Dakota 57709-5146
14384449	+ EverBank, c/o Ann E. Swartz, Esq., 123 South Broad Street, Suite 1400, Philadelphia PA 19109-1060
14269613	+ Everhome, PO Box 2167, Jacksonville, Florida 32232-0004
14370363	Lsf11 Master Participation Trust, C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14317074	NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE CO, C/o Jerome Blank, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103
14297068	+ Natonstar Mortgage LLC, dba Champion Mortgage Company, c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton FL 33487-2853
14465698	+ Robert Dollinger, c/o David S. Gellert, Esquire, 1244 Hamilton Street, Suite 204, Allentown, PA 18102-4699
14294834	+ Rushmore Loan Management Services, c/o Sarah K. McCaffery, P.O. Box 55004, Irvine, CA 92619-5004
14279484	+ TIAA, FSB, 301 W Bay Street, Jacksonville, FL 32202-5147
14415206	+ TIAA, FSB, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14415765	+ TIAA,FSB, c/o Lauren M. Moyer, Esq., 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14584302	+ TIAA,FSB, c/o Daniel P. Jones, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14283820	+ Univest Bank and Trust Co., c/o Kelly L. Eberle, Esq., P.O. Box 215, Perkasie PA 18944-0215
14269615	+ Valley Green, 1536 S Broad St., Philadelphia, Pennsylvania 19146-4809
14579656	+ Vernon D. Ackridge, c/o EVERETT COOK, ESQ., The Law Offices of Everett Cook, P.C., 1605 N. Cedar Crest Blvd., Suite 520, Allentown, PA 18104-2355
14538096	WELLS FARGO BANK, N.A., c/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14269616	+ Well Fargo Home Mortgage, PO Box 10335, Des Moines, Iowa 50306-0335
14265928	+ Wells Fargo Bank N.A., c/o Jill Manuel-Coughlin Esq., Eight Neshaminy Interplex, Suite 215, Trevose PA 19053-6980
14299581	# Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-7700
14302804	# Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14269617	+ Wells Fargo Home Mortgage, PO Box 10335, Des Moines, Iowa 50306-0335
14278837	+ Wilmington Savings Fund Society, FSB, dba Christiana Trust, c/o Sarah K. McCaffery, Esq., One Jenkintown Station, Suite 104, 115 West Avenue Jenkintown, PA 19046-2031

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14362039	Email/Text: megan.harper@phila.gov	Jul 29 2021 23:33:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14362347	+ Email/Text: megan.harper@phila.gov	Jul 29 2021 23:33:00	City of Philadelphia and/or Water Revenue

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14269614	Email/Text: bankruptcygroup@peco-energy.com	Jul 29 2021 23:33:00	Bureau, c/o Joshua Domer, Esq., City of Philadelphia Law Dept., 1401 JFK Boulevard 5th Fl., Philadelphia PA 19102-1640
14303704	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2021 23:39:07	PECO, PO BOX 13778, Philadelphia, Pennsylvania 19101-3778
14293100	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 29 2021 23:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14289657	Email/Text: bkdepartment@rtresolutions.com	Jul 29 2021 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
			Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14269611	*	Ditech Financial, PO Box 6146, Rapid City, South Dakota 57709-6146
14269612	*	Ditech Financial LLC, PO Box 6146, Rapid City, South Dakota 57709-6146
14371024	*	LSF11 Master Participation Trust, C/O Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14304186	##	DITECH FINANCIAL LLC, PO BOX 12740, TEMPLE, AZ 85284-0046

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2021 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor TIAA FSB ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
AMANDA L. RAUER	on behalf of Creditor WELLS FARGO BANK N.A. Amanda.rauer@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;harry.reese@pkallc.com
DANIEL P. JONES	on behalf of Creditor TIAA FSB djones@sterneisenberg.com, bkecf@sterneisenberg.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
HARRY B. REESE	on behalf of Creditor Wells Fargo Bank N.A. bankruptcy@powerskirk.com

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HARRY B. REESE

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirk.com

HEATHER STACEY RILOFF

on behalf of Creditor Ditech Financial LLC hriloff@pincuslaw.com Michelle@mvrlaw.com

JEROME B. BLANK

on behalf of Creditor BANK OF AMERICA N.A. paeb@fedphe.com

JEROME B. BLANK

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY paeb@fedphe.com

JEROME B. BLANK

on behalf of Creditor Lsf11 Master Participation Trust paeb@fedphe.com

JILL MANUEL-COUGHLIN

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirk.com

JILL MANUEL-COUGHLIN

on behalf of Creditor Wells Fargo Bank N.A. bankruptcy@powerskirk.com

JOHN EVERETT COOK

on behalf of Debtor Vernon D. Ackridge bankruptcy@everettcooklaw.com G29494@notify.cincompass.com

JOSHUA DOMER

on behalf of Creditor CITY OF PHILADELPHIA joshua.domer@phila.gov karena.blaylock@phila.gov

KELLY LYN EBERLE

on behalf of Creditor Univest Bank and Trust Co. keberle@grimlaw.com ksaborsky@grimlaw.com

KERI P EBECK

on behalf of Creditor Real Time Resolutions Inc., as Agent for Bank of America, N.A. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

LAUREN MOYER

on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank ecfmail@ecf.courtdrive.com

LAUREN MOYER

on behalf of Creditor EverBank ecfmail@ecf.courtdrive.com

LAUREN MOYER

on behalf of Creditor TIAA FSB ecfmail@ecf.courtdrive.com

LAUREN BERSCHLER KARL

on behalf of Creditor Ditech Financial LLC lkarl@rascrane.com lbkarl03@yahoo.com

LEEANE O. HUGGINS

on behalf of Trustee WILLIAM C. MILLER Esq. lhuggins@ph13trustee.com

MARIO J. HANYON

on behalf of Creditor BANK OF AMERICA N.A. wbefc@brockandscott.com, mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor WELLS FARGO BANK N.A. wbefc@brockandscott.com, mario.hanyon@brockandscott.com

MICHAEL P. KUTZER

on behalf of Debtor Vernon D. Ackridge mpkutzer9@gmail.com mpkutzer1@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com

ROBERT J. DAVIDOW

on behalf of Creditor Lsf11 Master Participation Trust robert.davidow@phelanhallinan.com

SARAH K. MCCAFFERY

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirk.com

SARAH K. MCCAFFERY

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bankruptcy@powerskirk.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor WELLS FARGO BANK N.A. paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor BANK OF AMERICA N.A. paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Lsf11 Master Participation Trust paeb@fedphe.com

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United States Trustee

USTPRegion03.PH.EDCF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 35

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Vernon D. Ackridge

Debtor(s)

Chapter: 13

Bankruptcy No: 19-10548-mdc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this 29th day of July, 2021 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdalene D. Coleman  
Chief Judge ,  
United States Bankruptcy Court

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